| Period Ending: | Inception <br> Sep-2001 | 30-Nov-2001 | 28-Feb-2002 | 31-May-2002 | 31-Aug-2002 | 30-Nov-2002 | 28-Feb-2003 | 31-May-2003 | 31-Aug-2003 | 30-Nov-2003 | 29-Feb-2004 | 31-May-2004 | 31-Aug-2004 | 30-Nov-2004 | 28-Feb-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool Summary |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Number of Housing Loan Groups | 11,263 | 10,981 | 10,352 | 9,664 | 8,909 | 8,284 | 7,734 | 7,190 | 6,511 | 5,917 | 5,381 | 4,988 | 4,584 | 4,210 | 3,950 |
| Housing Loan Pool Size (A\$) | 1,539,005,424 | 1,431,432,787 | 1,332,590,250 | 1,208,415,073 | 1,096,617,361 | 1,006,766,442 | 931,381,545 | 846,137,924 | 755,667,847 | 670,090,263 | 609,382,933 | 555,122,156 | 501,501,679 | 463,237,643 | 426,525,459 |
| Average Housing Loan Group Balance (A\$) | 136,643 | 130,355 | 128,728 | 125,043 | 123,091 | 121,531 | 120,427 | 117,683 | 116,060 | 113,248 | 113,247 | 111,292 | 109,403 | 110,033 | 107,981 |
| Maximum Housing Loan Group Balance (A\$) | 498,620 | 496,206 | 493,731 | 488,914 | 481,650 | 481,081 | 476,251 | 472,947 | 475,037 | 467,612 | 463,704 | 461,098 | 452,085 | 449,569 | 446,958 |
| Weighted Average Remaining Term To Maturity (months) | 279 | 277 | 274 | 272 | 269 | 266 | 263 | 260 | 257 | 254 | 251 | 248 | 245 | 242 | 239 |
| Weighted Average Seasoning (months) | 15 | 17 | 20 | 23 | 26 | 29 | 32 | 35 | 38 | 41 | 44 | 47 | 50 | 53 | 56 |
| Weighted Average Current Loan-to-Value Ratio | 64.55\% | 64.33\% | 63.77\% | 62.86\% | 62.21\% | 61.36\% | 60.61\% | 59.68\% | 58.81\% | 58.61\% | 57.20\% | 56.37\% | 55.31\% | 54.71\% | 53.93\% |
| Percentage of Investment Loans | 31.81\% | 31.87\% | 31.72\% | 32.01\% | 32.30\% | 32.59\% | 32.65\% | 33.36\% | 33.93\% | 34.45\% | 35.05\% | 35.94\% | 36.01\% | 36.40\% | 36.25\% |
| Percentage of Interest-Based Repayment Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Percentage of Low Doc (Stated Income) Home Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Delinquencies* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 31-60 days |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 33 | 46 | 44 | 37 | 48 | 53 | 48 | 33 | 35 | 33 | 33 | 16 | 27 | 21 |
| Balance (A\$) | 0 | 4,086,000 | 6,065,000 | 4,495,000 | 3,951,000 | 5,108,000 | 5,439,000 | 5,453,000 | 3,830,000 | 3,556,000 | 3,816,414 | 3,821,792 | 1,475,559 | 2,803,974 | 2,386,450 |
| \% of Period Pool Balance | 0.00\% | 0.29\% | 0.46\% | 0.37\% | 0.36\% | 0.51\% | 0.58\% | 0.64\% | 0.51\% | 0.53\% | 0.63\% | 0.69\% | 0.29\% | 0.61\% | 0.56\% |
| 61 -90 days |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 5 | 10 | 18 | 12 | 14 | 17 | 19 | 12 | 9 | 11 | 11 | 9 | 8 |  |
| Balance (A\$) | 0 | 368,000 | 775,000 | 1,772,000 | 1,332,000 | 1,797,000 | 1,742,000 | 2,328,000 | 1,226,000 | 941,000 | 1,467,325 | 1,095,341 | 804,999 | 988,470 | 946,441 |
| \% of Period Pool Balance | 0.00\% | 0.03\% | 0.06\% | 0.15\% | 0.12\% | 0.18\% | 0.19\% | 0.28\% | 0.16\% | 0.14\% | 0.24\% | 0.20\% | 0.16\% | 0.21\% | 0.22\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | , | 9 | 7 | 6 | 8 | 15 | 13 | 7 | 8 | 11 | 1 | 1 |  |
| Balance (A\$) | 0 | 0 | 737,000 | 1,116,000 | 571,000 | 844,000 | 909,000 | 1,407,000 | 1,287,000 | 905,000 | 812,894 | 1,587,836 | 66,248 | 49,204 |  |
| \% of Period Pool Balance | 0.00\% | 0.00\% | 0.06\% | 0.09\% | 0.05\% | 0.08\% | 0.10\% | 0.17\% | 0.17\% | 0.14\% | 0.13\% | 0.29\% | 0.01\% | 0.01\% | 0.00\% |
| 121 + days |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Balance (A\$) | 0 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| \% of Period Pool Balance | 0.00\% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 38 | 62 | 71 | 56 | 68 | 78 | 82 | 58 | 51 | 52 | 55 | 26 | 36 | 28 |
| Balance (A\$) | 0 | 4,454,000 | 7,577,000 | 7,383,000 | 5,854,000 | 7,749,000 | 8,090,000 | 9,188,000 | 6,343,000 | 5,402,000 | 6,096,633 | 6,504,969 | 2,346,806 | 3,841,648 | 3,332,891 |
| \% of Period Pool Balance | 0.000\% | 0.311\% | 0.569\% | 0.611\% | 0.534\% | 0.770\% | 0.869\% | 1.086\% | 0.840\% | 0.807\% | 1.000\% | 1.172\% | 0.467\% | 0.829\% | 0.780\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |  |
| Balance (A\$) | 0 | 21,000 | 22,000 | 22,000 | 23,000 | 23,000 | 24,000 | 24,100 | 24,500 | 0 | 0 | 0 | 0 | 0 |  |
| \% of Period Pool Balance | 0.000\% | 0.001\% | 0.002\% | 0.002\% | 0.002\% | 0.002\% | 0.003\% | 0.003\% | 0.003\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |  |
| Net Losses (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Losses as \% of Period Pool Balance | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Prepayment Information (CPR) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Month CPR (\%) | N/A | 26.52\% | 23.79\% | 31.08\% | 27.42\% | 27.33\% | 22.43\% | 33.14\% | 34.47\% | 35.96\% | 25.88\% | 28.74\% | 27.08\% | 21.12\% | 26.89\% |
| 3 Month CPR (\%) | N/A | 23.40\% | 22.95\% | 30.50\% | 30.51\% | 27.00\% | 24.61\% | 29.68\% | 34.48\% | 36.18\% | 29.35\% | 28.84\% | 30.65\% | 24.35\% | 25.15\% |


| Period Ending: | Inception Sep-2001 | 30-Nov-2001 | 28-Feb-2002 | 31-May-2002 | 31-Aug-2002 | 30-Nov-2002 | 28-Feb-2003 | 31-May-2003 | 31-Aug-2003 | 30-Nov-2003 | 29-Feb-2004 | 31-May-2004 | 31-Aug-2004 | 30-Nov-2004 | 28-Feb-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Current Loan-To-Value Ratio (\% of Period Pool <br> Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 6.23\% | 6.10\% | 6.17\% | 6.60\% | 6.96\% | 7.24\% | 7.62\% | 7.70\% | 8.06\% | 8.58\% | 9.11\% | 9.76\% | 10.38\% | 10.83\% | 11.38\% |
| 30.01\% - 35.00\% | 3.32\% | 3.26\% | 3.21\% | 3.10\% | 3.15\% | 3.14\% | 3.17\% | 3.45\% | 3.73\% | 3.71\% | 4.07\% | 4.32\% | 4.68\% | 5.01\% | 5.62\% |
| 35.01\% - 40.00\% | 3.54\% | 3.59\% | 3.55\% | 4.21\% | 4.29\% | 4.42\% | 4.46\% | 5.02\% | 5.04\% | 5.68\% | 5.80\% | 6.02\% | 6.60\% | 6.49\% | 6.35\% |
| 40.01\% - 45.00\% | 4.79\% | 4.95\% | 5.06\% | 4.94\% | 5.11\% | 5.16\% | 5.34\% | 5.49\% | 5.59\% | 5.68\% | 5.63\% | 5.91\% | 6.46\% | 6.84\% | 7.21\% |
| 45.01\% - 50.00\% | 5.47\% | 5.56\% | 5.41\% | 5.50\% | 5.84\% | 6.21\% | 6.66\% | 6.87\% | 7.29\% | 7.66\% | 7.92\% | 8.37\% | 8.40\% | 8.90\% | 9.19\% |
| 50.01\% - 55.00\% | 5.78\% | 6.37\% | 6.47\% | 6.92\% | 7.36\% | 7.34\% | 7.71\% | 8.28\% | 8.50\% | 8.50\% | 8.84\% | 8.77\% | 8.96\% | 8.58\% | 8.24\% |
| 55.01\% - 60.00\% | 7.21\% | 7.39\% | 7.61\% | 7.39\% | 7.62\% | 7.83\% | 7.64\% | 8.19\% | 8.62\% | 8.57\% | 8.19\% | 8.33\% | 8.50\% | 8.68\% | 8.92\% |
| 60.01\% - 65.00\% | 6.87\% | 7.28\% | 7.21\% | 7.87\% | 7.99\% | 8.20\% | 8.95\% | 8.67\% | 9.24\% | 9.59\% | 9.82\% | 9.88\% | 9.97\% | 10.12\% | 10.29\% |
| 65.01\% - 70.00\% | 8.57\% | 8.96\% | 9.27\% | 9.51\% | 9.75\% | 10.47\% | 10.46\% | 10.58\% | 10.37\% | 10.66\% | 11.31\% | 11.34\% | 10.98\% | 10.77\% | 10.82\% |
| 70.01\% - 75.00\% | 9.43\% | 9.97\% | 10.31\% | 11.43\% | 11.78\% | 12.36\% | 12.89\% | 13.40\% | 14.63\% | 13.97\% | 13.78\% | 13.28\% | 12.59\% | 11.90\% | 10.92\% |
| 75.01\% - 80.00\% | 19.28\% | 17.84\% | 17.20\% | 15.21\% | 14.17\% | 12.99\% | 11.88\% | 10.67\% | 8.80\% | 8.19\% | 7.17\% | 6.75\% | 6.34\% | 6.49\% | 6.31\% |
| 80.01\% - 85.00\% | 4.98\% | 5.52\% | 6.05\% | 6.47\% | 6.98\% | 7.24\% | 7.28\% | 7.07\% | 6.36\% | 6.30\% | 6.25\% | 5.69\% | 5.08\% | 4.59\% | 4.12\% |
| 85.01\% - 90.00\% | 10.14\% | 9.90\% | 10.05\% | 9.54\% | 8.31\% | 7.05\% | 5.68\% | 4.54\% | 3.72\% | 2.89\% | 2.06\% | 1.55\% | 1.06\% | 0.80\% | 0.63\% |
| 90.01\% - 95.00\% | 4.40\% | 3.30\% | 2.42\% | 1.32\% | 0.70\% | 0.34\% | 0.25\% | 0.08\% | 0.06\% | 0.03\% | 0.03\% | 0.03\% | 0.00\% | 0.00\% | 0.00\% |
| 95.01\% - 100.00\% | 0.00\% | 0.01\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Profile by Loan Product (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 11.22\% | 7.04\% | 3.86\% | 0.48\% | 0.58\% | 0.43\% | 0.41\% | 0.19\% | 0.13\% | 0.27\% | 0.33\% | 0.53\% | 0.57\% | 0.59\% | 0.48\% |
| 2 Year Fixed | 2.61\% | 2.61\% | 2.83\% | 2.77\% | 2.29\% | 2.08\% | 1.80\% | 2.04\% | 2.13\% | 2.45\% | 2.16\% | 1.48\% | 1.23\% | 1.21\% | 1.27\% |
| 3 Year Fixed | 6.37\% | 6.59\% | 6.84\% | 7.54\% | 8.27\% | 8.35\% | 8.48\% | 8.02\% | 7.23\% | 5.50\% | 5.18\% | 4.69\% | 4.89\% | 5.06\% | 5.18\% |
| 4 Year Fixed | 0.35\% | 0.39\% | 0.41\% | 0.40\% | 0.44\% | 0.46\% | 0.47\% | 0.48\% | 0.51\% | 0.63\% | 0.70\% | 0.67\% | 0.60\% | 0.54\% | 0.49\% |
| 5 Year Fixed | 5.19\% | 5.33\% | 5.44\% | 5.89\% | 6.20\% | 6.21\% | 6.19\% | 6.21\% | 6.19\% | 6.66\% | 7.03\% | 7.33\% | 7.61\% | 7.74\% | 7.93\% |
| Basic Home Loan/STG Essential Home Loan/GAHL | 16.54\% | 17.32\% | 18.95\% | 20.27\% | 20.66\% | 21.26\% | 21.76\% | 22.01\% | 22.19\% | 22.41\% | 23.19\% | 23.27\% | 23.24\% | 23.21\% | 23.31\% |
| Standard Variable | 0.00\% | 27.34\% | 34.84\% | 37.43\% | 35.31\% | 34.18\% | 33.50\% | 32.31\% | 31.28\% | 30.16\% | 28.90\% | 28.55\% | 27.63\% | 26.79\% | 26.02\% |
| Other Variable | 57.72\% | 33.40\% | 26.83\% | 25.22\% | 26.24\% | 27.03\% | 27.39\% | 28.75\% | 30.35\% | 31.92\% | 32.52\% | 33.48\% | 34.24\% | 34.85\% | 35.32\% |
| Profile by Loan Rate (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.01\% - 4.50\% | 0.00\% | 0.00\% | 0.42\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 4.51\%-5.00\% | 0.08\% | 12.54\% | 4.63\% | 0.04\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.01\%-5.50\% | 12.68\% | 3.41\% | 4.10\% | 0.06\% | 0.01\% | 0.01\% | 0.02\% | 0.02\% | 0.02\% | 0.02\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.51\%-6.00\% | 16.97\% | 22.69\% | 40.71\% | 24.42\% | 7.21\% | 8.34\% | 9.18\% | 9.76\% | 10.64\% | 1.94\% | 1.36\% | 1.14\% | 1.16\% | 1.19\% | 0.54\% |
| 6.01\%-6.50\% | 18.45\% | 45.03\% | 36.04\% | 61.38\% | 42.98\% | 43.40\% | 43.56\% | 44.71\% | 45.99\% | 31.81\% | 13.31\% | 13.02\% | 13.37\% | 13.41\% | 14.32\% |
| 6.51\% - 7.00\% | 39.79\% | 4.67\% | 2.70\% | 3.12\% | 39.24\% | 38.20\% | 37.57\% | 36.59\% | 35.56\% | 60.65\% | 51.37\% | 52.04\% | 52.56\% | 53.45\% | 54.20\% |
| 7.01\%-7.50\% | 2.08\% | 1.59\% | 1.43\% | 1.01\% | 0.95\% | 0.91\% | 0.79\% | 0.76\% | 0.77\% | 0.82\% | 29.79\% | 29.51\% | 28.61\% | 27.76\% | 27.03\% |
| 7.51\%-8.00\% | 9.48\% | 9.61\% | 9.53\% | 9.54\% | 9.17\% | 8.71\% | 8.46\% | 7.84\% | 6.73\% | 4.45\% | 3.85\% | 3.97\% | 3.98\% | 3.90\% | 3.71\% |
| 8.01\% - 8.50\% | 0.45\% | 0.45\% | 0.43\% | 0.43\% | 0.44\% | 0.43\% | 0.44\% | 0.32\% | 0.29\% | 0.32\% | 0.33\% | 0.32\% | 0.32\% | 0.29\% | 0.21\% |
| 8.51\% - 9.00\% | 0.02\% | 0.01\% | 0.01\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 9.01\% - 9.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |


| Period Ending: | Inception <br> Sep-2001 | 30-Nov-2001 | 28-Feb-2002 | 31-May-2002 | 31-Aug-2002 | 30-Nov-2002 | 28-Feb-2003 | 31-May-2003 | 31-Aug-2003 | 30-Nov-2003 | 29-Feb-2004 | 31-May-2004 | 31-Aug-2004 | 30-Nov-2004 | 28-Feb-2005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Geographic Distribution (\% of Period Pool Security Property Valuation) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 1.52\% | 1.50\% | 1.46\% | 1.43\% | 1.49\% | 1.48\% | 1.57\% | 1.58\% | 1.53\% | 1.49\% | 1.50\% | 1.42\% | 1.41\% | 1.43\% | 1.42\% |
| New South Wales | 91.02\% | 91.17\% | 91.38\% | 91.41\% | 91.37\% | 91.47\% | 91.57\% | 91.59\% | 91.87\% | 91.99\% | 91.87\% | 91.99\% | 92.23\% | 92.40\% | 92.36\% |
| Victoria | 3.31\% | 3.26\% | 3.11\% | 3.07\% | 3.13\% | 3.11\% | 2.97\% | 3.08\% | 3.13\% | 3.12\% | 3.16\% | 3.09\% | 3.04\% | 2.93\% | 2.90\% |
| Queensland | 2.31\% | 2.28\% | 2.27\% | 2.29\% | 2.31\% | 2.29\% | 2.26\% | 2.15\% | 1.99\% | 1.90\% | 1.90\% | 1.89\% | 1.79\% | 1.80\% | 1.81\% |
| South Australia | 0.75\% | 0.73\% | 0.73\% | 0.74\% | 0.65\% | 0.62\% | 0.61\% | 0.59\% | 0.51\% | 0.51\% | 0.55\% | 0.54\% | 0.43\% | 0.44\% | 0.44\% |
| Western Australia | 1.08\% | 1.06\% | 1.05\% | 1.05\% | 1.05\% | 1.03\% | 1.01\% | 1.01\% | 0.98\% | 0.98\% | 1.02\% | 1.06\% | 1.10\% | 1.00\% | 1.07\% |
| Northern Territory | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Tasmania | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| * Banding of loans of 121+ days delinquency commenced from January 2006. Pre-January 2006, break-up of delinquent loans between 91-120 days and 121+ days is not available |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


| Period Ending: | 31-May-2005 | 31-Aug-2005 | 30-Nov-2005 | 28-Feb-2006 | 31-May-2006 | 31-Aug-2006 | 30-Nov-2006 | 28-Feb-2007 | 31-May-2007 | 31-Aug-2007 | 30-Nov-2007 | 29-Feb-2008 | 31-May-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Housing Loan Pool Summary |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Number of Housing Loan Groups | 3,666 | 3,406 | 3,179 | 2,992 | 2,822 | 2,632 | 2,465 | 2,320 | 2,188 | 2,049 | 1,925 | 1,821 | 1,719 |
| Housing Loan Pool Size (A\$) | 389,225,343 | 357,368,983 | 328,018,745 | 303,889,347 | 283,440,495 | 260,243,655 | 241,899,116 | 224,160,004 | 206,437,541 | 191,433,369 | 177,466,190 | 166,660,609 | 154,688,634 |
| Average Housing Loan Group Balance (A\$) | 106,172 | 104,923 | 103,183 | 101,567 | 100,440 | 98,877 | 98,134 | 96,621 | 94,350 | 93,428 | 92,190 | 91,521 | 89,988 |
| Maximum Housing Loan Group Balance (A\$) | 444,262 | 441,645 | 438,984 | 436,277 | 433,298 | 430,722 | 428,165 | 425,634 | 422,665 | 419,902 | 417,287 | 414,762 | 412,378 |
| Weighted Average Remaining Term To Maturity (months) | 237 | 234 | 231 | 228 | 225 | 222 | 219 | 217 | 214 | 211 | 208 | 206 | 203 |
| Weighted Average Seasoning (months) | 58 | 61 | 64 | 67 | 70 | 73 | 76 | 79 | 82 | 85 | 88 | 91 | 94 |
| Weighted Average Current Loan-to-Value Ratio | 53.24\% | 52.64\% | 51.89\% | 51.11\% | 50.43\% | 49.90\% | 49.39\% | 48.91\% | 48.20\% | 47.74\% | 47.10\% | 46.71\% | 46.22\% |
| Percentage of Investment Loans | 37.05\% | 37.24\% | 37.43\% | 37.86\% | 38.13\% | 38.60\% | 38.99\% | 39.52\% | 39.62\% | 40.49\% | 41.03\% | 40.76\% | 40.71\% |
| Percentage of Interest-Based Repayment Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Percentage of Low Doc (Stated Income) Home Loans | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Delinquencies* |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 31 - 60 days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 18 | 12 | 16 | 15 | 16 | 9 | 9 | 11 | 8 | 4 | 6 | 7 | 6 |
| Balance (A\$) | 2,308,114 | 1,321,478 | 2,254,655 | 1,943,266 | 1,634,214 | 1,172,448 | 1,104,120 | 848,720 | 721,584 | 471,942 | 770,253 | 742,034 | 810,747 |
| \% of Period Pool Balance | 0.59\% | 0.37\% | 0.69\% | 0.64\% | 0.58\% | 0.45\% | 0.46\% | 0.38\% | 0.35\% | 0.25\% | 0.43\% | 0.45\% | 0.52\% |
| 61 - 90 days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 7 | 4 | 6 | 5 | 5 | 3 | 1 | 2 | 3 | 1 | 0 | 1 | 1 |
| Balance (A\$) | 842,386 | 362,500 | 417,264 | 568,821 | 857,133 | 412,100 | 125,951 | 182,276 | 355,717 | 139,213 | 0 | 245,616 | 122,692 |
| \% of Period Pool Balance | 0.22\% | 0.10\% | 0.13\% | 0.19\% | 0.30\% | 0.16\% | 0.05\% | 0.08\% | 0.17\% | 0.07\% | 0.00\% | 0.15\% | 0.08\% |
| 91-120 days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 3 | 3 | 3 | 2 | 2 | 0 | 2 | 0 | 1 | 0 | 0 | 0 |
| Balance (A\$) | 0 | 200,950 | 366,425 | 145,450 | 267,525 | 46,300 | 0 | 147,947 | 0 | 115,599 | 0 | 0 | 0 |
| \% of Period Pool Balance | 0.00\% | 0.06\% | 0.11\% | 0.05\% | 0.09\% | 0.02\% | 0.00\% | 0.07\% | 0.00\% | 0.06\% | 0.00\% | 0.00\% | 0.00\% |
| 121 + days |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | N/A | N/A | N/A | 5 | 2 | 3 | 2 | 1 | 1 | 1 | 1 | 0 | 1 |
| Balance (A\$) | N/A | N/A | N/A | 487,029 | 352,875 | 397,010 | 391,611 | 83,711 | 42,439 | 43,311 | 44,227 | 0 | 251,394 |
| \% of Period Pool Balance | N/A | N/A | N/A | 0.16\% | 0.12\% | 0.15\% | 0.16\% | 0.04\% | 0.02\% | 0.02\% | 0.02\% | 0.00\% | 0.16\% |
| Total Delinquencies |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 25 | 19 | 25 | 28 | 25 | 17 | 12 | 16 | 12 | 7 | 7 | 8 | 8 |
| Balance (A\$) | 3,150,500 | 1,884,928 | 3,038,344 | 3,144,566 | 3,111,748 | 2,027,858 | 1,621,682 | 1,262,654 | 1,119,739 | 770,066 | 814,480 | 987,649 | 1,184,834 |
| \% of Period Pool Balance | 0.809\% | 0.527\% | 0.926\% | 1.035\% | 1.098\% | 0.779\% | 0.670\% | 0.563\% | 0.542\% | 0.402\% | 0.459\% | 0.593\% | 0.766\% |
| Foreclosures |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No.of Loans | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| Balance (A\$) | 0 | 0 | 0 | 0 | 0 | 116,000 | 247,000 | 97,000 | 0 | 0 | 0 | 0 | 0 |
| \% of Period Pool Balance | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.045\% | 0.102\% | 0.043\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% | 0.000\% |
| Loss and Recovery Data (Cumulative) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Claims to Lenders Mortgage Insurance (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Losses (A\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net Losses as \% of Period Pool Balance | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Prepayment Information (CPR) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Month CPR (\%) | 29.37\% | 26.15\% | 23.11\% | 19.52\% | 23.31\% | 25.68\% | 20.49\% | 22.87\% | 24.07\% | 21.66\% | 22.81\% | 17.90\% | 20.04\% |
| 3 Month CPR (\%) | 27.64\% | 25.89\% | 25.84\% | 22.86\% | 20.45\% | 25.52\% | 21.66\% | 22.54\% | 24.04\% | 21.95\% | 21.97\% | 17.80\% | 21.50\% |


| Period Ending: | 31-May-2005 | 31-Aug-2005 | 30-Nov-2005 | 28-Feb-2006 | 31-May-2006 | 31-Aug-2006 | 30-Nov-2006 | 28-Feb-2007 | 31-May-2007 | 31-Aug-2007 | 30-Nov-2007 | 29-Feb-2008 | 31-May-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Current Loan-To-Value Ratio (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 00.01\% - 30.00\% | 12.05\% | 12.88\% | 14.12\% | 14.73\% | 15.09\% | 15.67\% | 16.60\% | 16.65\% | 17.69\% | 17.81\% | 18.75\% | 19.40\% | 20.07\% |
| 30.01\% - 35.00\% | 5.56\% | 5.41\% | 5.45\% | 6.13\% | 6.69\% | 7.37\% | 7.15\% | 7.79\% | 7.63\% | 7.47\% | 7.47\% | 7.63\% | 7.86\% |
| 35.01\% - 40.00\% | 6.98\% | 7.28\% | 7.42\% | 7.28\% | 8.07\% | 7.28\% | 6.41\% | 6.44\% | 7.26\% | 7.98\% | 8.29\% | 7.81\% | 7.20\% |
| 40.01\% - 45.00\% | 7.40\% | 7.30\% | 7.03\% | 7.11\% | 7.15\% | 7.27\% | 7.66\% | 8.54\% | 8.04\% | 8.77\% | 8.91\% | 9.27\% | 9.82\% |
| 45.01\% - 50.00\% | 8.67\% | 9.14\% | 9.67\% | 9.69\% | 9.04\% | 9.50\% | 10.26\% | 9.88\% | 10.43\% | 10.01\% | 9.62\% | 9.75\% | 10.43\% |
| 50.01\% - 55.00\% | 9.14\% | 8.86\% | 8.44\% | 8.79\% | 9.66\% | 9.30\% | 9.50\% | 9.06\% | 8.70\% | 8.72\% | 9.89\% | 9.42\% | 8.76\% |
| 55.01\% - 60.00\% | 9.26\% | 8.86\% | 9.24\% | 9.11\% | 8.38\% | 8.83\% | 8.64\% | 9.72\% | 9.52\% | 9.84\% | 10.30\% | 10.49\% | 10.68\% |
| 60.01\% - 65.00\% | 10.07\% | 10.44\% | 10.96\% | 11.09\% | 11.45\% | 11.53\% | 11.29\% | 10.68\% | 10.21\% | 10.04\% | 8.72\% | 8.89\% | 8.70\% |
| 65.01\% - 70.00\% | 9.50\% | 9.83\% | 9.68\% | 9.84\% | 10.00\% | 10.15\% | 10.67\% | 9.68\% | 10.39\% | 9.57\% | 9.44\% | 9.15\% | 9.13\% |
| 70.01\% - 75.00\% | 11.35\% | 10.78\% | 9.46\% | 8.63\% | 7.95\% | 7.37\% | 6.51\% | 6.69\% | 5.87\% | 6.34\% | 5.82\% | 5.81\% | 5.30\% |
| 75.01\% - 80.00\% | 6.16\% | 6.09\% | 5.96\% | 5.70\% | 5.01\% | 4.64\% | 4.24\% | 4.26\% | 3.78\% | 3.11\% | 2.51\% | 2.08\% | 2.00\% |
| 80.01\% - 85.00\% | 3.60\% | 3.01\% | 2.45\% | 1.81\% | 1.48\% | 1.09\% | 1.09\% | 0.61\% | 0.48\% | 0.36\% | 0.27\% | 0.24\% | 0.00\% |
| 85.01\% - 90.00\% | 0.28\% | 0.12\% | 0.13\% | 0.08\% | 0.03\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 90.01\% - 95.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 95.01\% - 100.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.05\% | 0.05\% |
| Profile by Loan Product (\% of Period Pool Balance) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 Year Fixed | 0.50\% | 0.44\% | 0.35\% | 0.33\% | 0.21\% | 0.23\% | 0.14\% | 0.32\% | 0.41\% | 0.50\% | 0.44\% | 0.19\% | 0.36\% |
| 2 Year Fixed | 1.13\% | 1.14\% | 0.84\% | 0.62\% | 0.56\% | 0.81\% | 0.91\% | 0.77\% | 0.76\% | 0.71\% | 0.81\% | 0.78\% | 0.70\% |
| 3 Year Fixed | 4.81\% | 5.05\% | 5.27\% | 5.57\% | 5.92\% | 6.61\% | 6.24\% | 5.98\% | 5.44\% | 5.31\% | 5.70\% | 4.85\% | 4.51\% |
| 4 Year Fixed | 0.41\% | 0.35\% | 0.38\% | 0.34\% | 0.37\% | 0.40\% | 0.69\% | 0.70\% | 0.65\% | 0.69\% | 0.52\% | 0.80\% | 0.85\% |
| 5 Year Fixed | 7.84\% | 6.59\% | 6.14\% | 5.74\% | 5.06\% | 5.29\% | 5.77\% | 6.22\% | 5.66\% | 6.22\% | 6.61\% | 6.95\% | 7.35\% |
| Basic Home Loan/STG Essential Home Loan/GAHL | 23.04\% | 23.42\% | 23.50\% | 23.68\% | 23.76\% | 23.76\% | 23.96\% | 23.91\% | 23.17\% | 23.78\% | 24.00\% | 24.34\% | 24.07\% |
| Standard Variable | 26.16\% | 26.33\% | 26.36\% | 26.28\% | 26.09\% | 25.77\% | 25.52\% | 25.15\% | 25.16\% | 24.74\% | 23.69\% | 23.80\% | 23.56\% |
| Other Variable | 36.10\% | 36.67\% | 37.15\% | 37.43\% | 38.02\% | 37.12\% | 36.77\% | 36.93\% | 38.75\% | 38.05\% | 38.22\% | 38.28\% | 38.60\% |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.01\% - 4.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 4.51\%-5.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.01\%-5.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 5.51\% - 6.00\% | 0.29\% | 0.17\% | 0.18\% | 0.20\% | 0.09\% | 0.04\% | 0.05\% | 0.05\% | 0.04\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% |
| 6.01\% - 6.50\% | 2.39\% | 2.47\% | 2.39\% | 2.40\% | 1.97\% | 1.92\% | 1.44\% | 1.48\% | 1.53\% | 1.54\% | 1.56\% | 0.49\% | 0.00\% |
| 6.51\%-7.00\% | 39.80\% | 40.77\% | 41.81\% | 42.58\% | 23.28\% | 9.61\% | 9.13\% | 8.50\% | 7.16\% | 6.97\% | 6.88\% | 6.93\% | 6.70\% |
| 7.01\%-7.50\% | 54.14\% | 54.87\% | 55.03\% | 54.82\% | 48.45\% | 35.84\% | 16.88\% | 18.37\% | 19.58\% | 4.75\% | 4.22\% | 4.02\% | 4.17\% |
| 7.51\%-8.00\% | 3.35\% | 1.72\% | 0.57\% | 0.00\% | 26.21\% | 52.59\% | 46.85\% | 46.38\% | 46.52\% | 36.66\% | 18.26\% | 1.41\% | 1.55\% |
| 8.01\%-8.50\% | 0.03\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 25.66\% | 25.22\% | 25.16\% | 50.02\% | 45.34\% | 31.09\% | 0.97\% |
| 8.51\%-9.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 23.69\% | 32.21\% | 37.70\% |
| 9.01\% - 9.50\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 23.80\% | 48.87\% |


| Period Ending: | 31-May-2005 | 31-Aug-2005 | 30-Nov-2005 | 28-Feb-2006 | 31-May-2006 | 31-Aug-2006 | 30-Nov-2006 | 28-Feb-2007 | 31-May-2007 | 31-Aug-2007 | 30-Nov-2007 | 29-Feb-2008 | 31-May-2008 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Profile by Geographic Distribution (\% of Period PoolSecurity Property Valuation) |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Australian Capital Territory | 1.48\% | 1.31\% | 1.35\% | 1.32\% | 1.37\% | 1.40\% | 1.45\% | 1.43\% | 1.39\% | 1.45\% | 1.44\% | 1.39\% | 1.39\% |
| New South Wales | 92.51\% | 92.91\% | 92.91\% | 93.26\% | 93.19\% | 93.34\% | 93.31\% | 93.34\% | 93.43\% | 93.34\% | 93.49\% | 93.53\% | 93.64\% |
| Victoria | 2.81\% | 2.76\% | 2.74\% | 2.46\% | 2.39\% | 2.28\% | 2.32\% | 2.34\% | 2.35\% | 2.31\% | 2.11\% | 2.18\% | 2.26\% |
| Queensland | 1.71\% | 1.62\% | 1.65\% | 1.71\% | 1.77\% | 1.77\% | 1.70\% | 1.67\% | 1.56\% | 1.68\% | 1.75\% | 1.81\% | 1.75\% |
| South Australia | 0.42\% | 0.38\% | 0.37\% | 0.38\% | 0.38\% | 0.30\% | 0.30\% | 0.29\% | 0.30\% | 0.30\% | 0.32\% | 0.30\% | 0.25\% |
| Western Australia | 1.07\% | 1.03\% | 0.98\% | 0.88\% | 0.90\% | 0.91\% | 0.92\% | 0.93\% | 0.97\% | 0.92\% | 0.90\% | 0.80\% | 0.70\% |
| Northern Territory | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Tasmania | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| * Banding of loans of 121+ days delinquency commenced from January 2006. Pre-January 2006, break-up of delinquent loans between 91-120 days and 121+ days is not available |  |  |  |  |  |  |  |  |  |  |  |  |  |

